

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
BARNES II, RICHARD P.,	§	CASE NO. 18-24483 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
U.S. BANKRUPTCY COURT
600 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. An in-person hearing will be held on January 20, 2022, at 1:30 PM before Judge Gregory L. Taddonio in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) no later than 4 p.m. on the business day prior to a scheduled hearing. All counsel and parties participating by video conference shall comply with Judge Taddonio's General Procedures, (which can be found at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/19/2021

By: /s/ Natalie Lutz Cardiello
Trustee

*Natalie Lutz Cardiello, Esquire
Bankruptcy Trustee
107 Huron Drive
Carnegie, PA 15106*

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	§	
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	59,250.00
and approved disbursements of	\$	55,500.00
leaving a balance on hand of ¹	\$	3,750.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	ALLY FINANCIAL	\$ 2,410.71	\$ 0.00	\$ 0.00	\$ 0.00
000005	FREEDOM MORTGAGE CORPORATION	\$ 132,108.92	\$ 51,780.08	\$ 51,780.08	\$ 0.00

Total to be paid to secured creditors	\$	0.00
Remaining Balance	\$	3,750.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 177.06	\$ 0.00	\$ 177.06
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 2,100.00	\$ 0.00	\$ 2,100.00
Charges: CLERK, U.S. BANKRUPTCY COURT	\$ 188.00	\$ 0.00	\$ 188.00

Total to be paid for chapter 7 administrative expenses \$ 2,465.06

Remaining Balance \$ 1,284.94

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 7,802.63 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	LVNV FUNDING, LLC	\$ 3,267.43	\$ 0.00	\$ 538.08
000003	AMERICAN EXPRESS NATIONAL BANK	\$ 933.01	\$ 0.00	\$ 153.65

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 1,109.26	\$ 0.00	\$ 182.67
000006	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,010.53	\$ 0.00	\$ 331.09
000007	JPMORGAN CHASE BANK, N.A.	\$ 482.40	\$ 0.00	\$ 79.45

Total to be paid to timely general unsecured creditors \$ 1,284.94

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Natalie Lutz Cardiello

*Natalie Lutz Cardiello, Esquire
Bankruptcy Trustee
107 Huron Drive
Carnegie, PA 15106*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Richard P. Barnes, II
Debtor

Case No. 18-24483-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 17, 2021

User: aala
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db	+ Richard P. Barnes, II, 700 Duncan Avenue, Apt. # 1520, Pittsburgh, PA 15237-5080
r	+ BK Global Real Estate Services, 1095 Broken Sound Pkwy NW, Suite 100, Boca Raton, FL 33487-3503
r	EXP Realty, 1653 McFarland Road, Pittsburgh, PA 15216-1810
14978084	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14949738	+ Amex, P.o. Box 981537, El Paso, TX 79998-1537
15405088	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14949742	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
14982448	+ Freedom Mortgage Corporation, Freedom Mortgage Corp., Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15284769	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15405087	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14956225	Email/Text: ally@ebn.phinsolutions.com	Dec 17 2021 23:44:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14949737	+ Email/Text: ally@ebn.phinsolutions.com	Dec 17 2021 23:44:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14949739	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 17 2021 23:55:26	Capital One, Attn: Bankruptcy, P.O. Box 30273, Salt Lake City, UT 84130-0273
14949740	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14949741	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 17 2021 23:55:35	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14963577	Email/PDF: resurgentbknofications@resurgent.com	Dec 17 2021 23:55:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14949743	+ Email/Text: bk@lendingclub.com	Dec 17 2021 23:44:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14949744	Email/Text: bankruptcy@sccompanies.com	Dec 17 2021 23:44:00	Monroe & Main, 1112 7th Ave., Monroe, WI 53566-1364
14981579	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 23:55:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958864	+ Email/PDF: rmscedi@recoverycorp.com	Dec 17 2021 23:55:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14968868	Email/PDF: resurgentbknofications@resurgent.com	Dec 17 2021 23:55:36	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14949745	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:26	Synch/amazon, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 12

District/off: 0315-2

User: aala

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Date Rcvd: Dec 17, 2021

Form ID: pdf900

Total Noticed: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Richard P. Barnes II gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeremy J. Kobeski	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com mcpupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

TOTAL: 9